

## EXHIBIT 4

Orlans\*; FL File Open Package; N; N; NONE; OA; 17-009388; F; 07/27/2017

Michael F. Schaller  
10325 Reese Road  
Clarkston, Michigan 48348

## ORLANS PC

A law firm licensed in  
DC, DE, MA, MD, MI, NH, RI, VA

P.O. Box 5041  
Troy, Michigan 48007  
P (248) 502-1400 F (248) 502-1401  
www.Orlans.com  
Business Hours: 8:30 AM – 5:00 PM ET

**THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

**IN THE EVENT YOU ARE SUBJECT TO AN AUTOMATIC STAY ISSUED BY A UNITED STATES BANKRUPTCY COURT OR THE REFERENCED DEBT HAS BEEN DISCHARGED IN BANKRUPTCY, THIS COMMUNICATION IS FOR INFORMATIONAL PURPOSES AND IS NOT INTENDED TO BE AN ATTEMPT TO COLLECT A DEBT.**

**IF YOU ARE NOW ON ACTIVE MILITARY DUTY OR HAVE BEEN IN THE PRIOR TWELVE MONTHS, OR IF YOU ARE A DEPENDENT OF AN ACTIVE SERVICEMEMBER, PLEASE CONTACT OUR OFFICE AS YOU MAY BE ENTITLED TO PROTECTIONS UNDER THE SERVICEMEMBERS CIVIL RELIEF ACT.**

July 27, 2017

VIA FIRST CLASS MAIL  
Michael F. Schaller  
10325 Reese Road  
Clarkston, Michigan 48348

RE: Our File Number: 17-009388  
Property Address: 10325 Reese Road, Clarkston, MI 48348

Dear Michael F. Schaller:

This law firm has been retained by Fifth Third Bank regarding the mortgage which encumbers the above real property (the "Mortgage"). The Note evidencing the loan in the original principal amount of \$333,700.00 and the Mortgage are collectively called the "Mortgage Loan."

According to the records of our client, your Mortgage Loan is in default. **As a result, the Mortgage Loan has been accelerated and Fifth Third Bank has referred the matter to our office for further action. Please see the following page for a statement of the amount owed and important additional information.**

You may have the right to reinstate the Mortgage Loan by paying all past due installments, late charges, delinquent taxes, insurance premiums, and all other appropriate costs and fees incurred in the foreclosure. To request reinstatement information, contact our Loan Resolution Department at (248) 502-1400.

**Any right you may have to reinstate your Mortgage Loan and the procedures for reinstatement outlined above do not alter or amend your validation rights as described on the following page.**

Very truly yours,  
Orlans PC

NOTICE OF DEBT PURSUANT TO  
15 USC §1692

1. The amount of debt as of July 27, 2017 is \$317,915.79.
2. Because of interest, fees and costs, and other charges that may vary from day to day, the amount you owe at a later date may be greater than the amount stated above. Please contact Fifth Third Bank or Orlans PC at (248) 502-1400 to obtain an updated payoff amount.
3. The name of the creditor to whom the debt is owed is Citibank, N.A. as Trustee for GSAA Home Equity Trust 2007-8.
4. Unless you, within thirty days after receipt of this notice, dispute the validity of the debt, or any portion thereof, the debt will be assumed to be valid by Orlans PC.
5. If you notify Orlans PC in writing within the thirty day period that the debt, or any portion thereof, is disputed, Orlans PC will obtain verification of the debt or a copy of a judgment against the consumer and a copy of such verification or judgment will be mailed to you by Orlans PC; and
6. Upon your written request within the thirty day period, Orlans PC will provide you with the name and address of the original creditor, if different from the current creditor.

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July 27, 2017

VIA FIRST CLASS MAIL

Michael F. Schaller  
10325 Reese Road  
Clarkston, Michigan 48348

RE: 10325 Reese Road, Clarkston, MI 48348  
Orlans File No. 17-009388  
Rights under Servicemembers Civil Relief Act

Dear Michael F. Schaller:

This letter is to inform you that if you are on active duty in the military or are a dependent of someone who is on active duty in military, you may be eligible for certain protections under the federal **Service Members Civil Relief Act (50 USC App. §§501-596) (SCRA)**. Those who may be entitled to such Legal Protection under the SCRA are:

Active duty members of the Army, Navy, Air Force, Marine Corps, Coast Guard, and active service National Guard; active service members of the commissioned corps of the National Oceanic and Atmospheric Administration; active service members of the commissioned corps of the Public Health Service; United States citizens servicing with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action; and their spouses and/or dependents.

If you feel you may be eligible for such protections, you should contact both the servicer and Orlans PC immediately and forward a copy of the service member's military orders to:

Orlans PC  
P.O. Box 5041  
Troy, MI 48007  
Attn: SCRA  
Phone (248) 502-1400

and

Fifth Third Bank  
5001 Kingsley Drive  
Cincinnati, OH 45227  
ATTN: Loss Mitigation

Sincerely,

ORLANS PC

17-009388/-/200/FOP

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Dawn M. Schaller  
10325 Reese Road  
Clarkston, Michigan 48348

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July 27, 2017

VIA FIRST CLASS MAIL

Dawn M. Schaller  
10325 Reese Road  
Clarkston, Michigan 48348

RE: Our File Number: 17-009388  
Property Address: 10325 Reese Road, Clarkston, MI 48348

Dear Dawn M. Schaller:

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